

What is Claimed is:

1. A self-service terminal comprising:
a user interface consisting essentially of a communication port and a dispense area.
2. A terminal according to claim 1, wherein the communication port is accessible using a local wireless technology.
3. A terminal according to claim 1, wherein the communication port is operable to transmit transaction information to a user's portable communication device to provide a user with feedback about a transaction.
4. A self-service terminal comprising:
a dispenser; and
a user interface consisting essentially of a dispense area.
5. A terminal according to claim 4, further comprising a network connection for communicating with a central controller located remotely from the terminal to allow a user to conduct a transaction by accessing the central controller, the dispenser being activatable via the network connection in response to the central controller.
6. A self-service terminal network comprising:
a plurality of self-service terminals, each terminal including a wireless communication port for receiving a request to dispense media to a user; and
a central controller operable to authorize a request and to instruct the respective terminal to dispense valuable media to fulfil the request.

7. A network according to claim 6, wherein each terminal includes an encryption/decryption facility for receiving encrypted requests from the central controller and for transmitting encrypted messages to the central controller.

8. A network according to claim 7, wherein each terminal has a unique identifier so that a user can enter this unique identifier to confirm that they are at the terminal that is to dispense valuable media.

9. A method of operating a cash dispensing mechanism, the method comprising the steps of:

receiving a call from a wireless telephone to the mechanism;
receiving an inquiry over the telephone relating to the amount of cash to be dispensed;
communicating the amount using the telephone;
dispensing the amount of cash from the mechanism; and
charging a service fee for dispensing the cash to the account of the telephone.

10. A method according to claim 9, further comprising the step of:
communicating an authentication code using the telephone prior to dispensing the cash.

11. A method according to claim 10, wherein the authentication code is encrypted by the telephone prior to being communicated.

12. A method according to claim 9, wherein the authentication code is derived through a biometrics identification of the user of the telephone.

13. A method of operating a cash dispensing mechanism, the method comprising the steps of:

receiving a transmission from a wireless telephone to request an amount of cash to be dispensed;

obtaining authorization for dispensing the amount of cash;

dispensing the amount of cash; and

charging a service fee for dispensing the cash to the account relating to the telephone.

14. A method of operating a cash dispensing mechanism comprising:

dialing a telephone number associated with the mechanism using a wireless telephone;

receiving an inquiry via the telephone connection as to the amount of cash to be dispensed;

confirming the amount using the telephone;

dispensing the cash from the mechanism; and

charging a service fee for dispensing the cash to the account of the telephone.

15. A method of operating a cash dispensing network having a plurality of cash dispensing mechanisms, the method comprising the steps of:

associating a unique telephone number with each cash dispensing mechanism;

creating a customer to dispenser link by answering a call placed to one of the cash dispensing mechanisms by a customer;

receiving an enquiry over the customer to dispenser link relating to cash to be dispensed;

confirming the amount of cash to be dispensed using the customer to dispenser link;

dispensing the cash; and

charging a service fee to an account held by the customer.

16. A method according to claim 15, further comprising the step of: crediting an account held by the customer.
17. A method according to claim 15, further comprising the step of: advising the customer of a service charge for the cash withdrawal.
18. A telecommunications banking system comprising:
a plurality of cash dispensing mechanisms, each mechanism having an associated telephone number;
a call center for managing the cash dispenser mechanisms; and
at least one wireless communicator having an identifier for identifying a valid user of the communicator;
whereby, in use, a user dials a telephone number associated with that cash dispensing mechanism using the wireless communicator, and the call center: answers the user's call and creates a customer to dispenser link; receives a valid user identity signal sent by the wireless communicator; receives an enquiry over the customer to dispenser link relating to cash to be dispensed; confirms the amount of cash to be dispensed using the customer to dispenser link; sends an authentication signal to the cash dispensing mechanism for dispensing cash to the user, wherein the signal includes the amount of cash to be dispensed; deducts the cash from a first account held by the user; and charges a service fee to the customer.
19. A banking system according to claim 18, wherein the service fee is deducted from the first account.
20. A banking system according to claim 18, wherein the service fee is deducted from a second account.

21. A banking system according to claim 18, wherein for each transaction executed by a user, the system credits an account held by the user with a transaction fee.
22. A telecommunications banking system comprising:
a plurality of cash dispensing mechanisms, each mechanism having an associated telephone number, each mechanism being accessible by a wireless communication device issued to a user;
whereby, in use, a user dials a telephone number associated with that cash dispensing mechanism using a wireless communication device, enters a cash withdrawal transaction using the wireless communication device, receives the requested cash from the cash dispensing mechanism, and is charged a transaction fee by the banking system.
23. A low cost automated teller machine (ATM) comprising:
a mechanism for dispensing cash to a user;
means defining a wireless connection; and
means for conveying data input to and data output from the ATM solely via the wireless connection.
24. An ATM according to claim 23, wherein the wireless connection comprises a telephony connection.
25. A low cost automated teller machine (ATM) comprising:
a mechanism for dispensing cash to a user;
a card reader;
a telephony connection; and
means for enabling data input to and output from the ATM solely through the card reader and the telephony connection.

26. A low cost automated teller machine (ATM) comprising:
means for enabling a wireless connection; and
a mechanism for dispensing cash to a user, wherein data input by a user and
data output to the user is conveyed solely via the wireless connection.
27. A method comprising the steps of:
identifying an automated teller machine (ATM) which has a screen for
displaying withdraw options and a touch input mechanism for receiving user commands; and
modifying the ATM so that it receives user commands from a wireless
telephone.
28. A transceiver for installing in a self-service terminal, the transceiver
comprising:
means for conducting wireless communication with a user of the self-service
terminal; and
means for conveying transactions to the self-service terminal such that when
the transceiver is installed in the self-service terminal a user can execute a transaction on the
self-service terminal using a wireless communication device.
29. A method of operating a self-service terminal network, the method comprising
the steps of:
providing a user with a financial program for executing on a portable
communication device to provide a programmed device;
providing a plurality of terminals operable to interact with such a programmed
device;
receiving a transaction from such a programmed device;
authorizing the received transaction; and
fulfilling the authorized transaction.

30. A self-service terminal comprising:
- means for receiving a request from a wireless communication device; and
- means for dispensing valuable media in response to a request received from a wireless communication device.
31. A terminal according to claim 30, further comprising means for enabling the terminal to be operable in a first mode in which a user may enter information using a user interface located on the terminal, and in a second mode in which a user may enter information using a portable user interface.
32. A method of operating a self-service terminal, the method comprising the steps of:
- providing a user with a plurality of operating modes;
- detecting selection of one of the operating modes; and
- processing a transaction entered using the selected mode.